

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Barry L. Surran  
 Cynthia A. Surran  
 Debtors

Case No. 13-16128-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db/jdb +Barry L. Surran, Cynthia A. Surran, 444 Hoch Road, Blandon, PA 19510-9474  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13183534 +JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 13236046 +Joseph T. Bambrick, Jr., Esq., 529 Reading Avenue, Suite K, West Reading, PA 19611-1073

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 08 2018 03:29:45 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 08 2018 03:30:18 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13167606 +E-mail/Text: bncmail@w-legal.com Dec 08 2018 03:30:08 ALTAIR OH XIII, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13171480 EDI: BECKLEE.COM Dec 08 2018 08:13:00 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13146765 EDI: AIS.COM Dec 08 2018 08:13:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
 13104311 +EDI: ACCE.COM Dec 08 2018 08:13:00 Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036  
 13195555 EDI: RECOVERYCORP.COM Dec 08 2018 08:13:00 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, Florida 33131-1605  
 14106308 +EDI: PRA.COM Dec 08 2018 08:13:00 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 13104694 EDI: CAPITALONE.COM Dec 08 2018 08:13:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13156798 EDI: BL-BECKET.COM Dec 08 2018 08:14:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13123635 +EDI: TSYS2.COM Dec 08 2018 08:13:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13104703 EDI: IRS.COM Dec 08 2018 08:14:00 Department of the Treasury - IRS, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
 13141736 +EDI: JEFFERSONCAP.COM Dec 08 2018 08:13:00 INTERNATIONAL COLLECTION SERVICES, c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
 13143935 EDI: JEFFERSONCAP.COM Dec 08 2018 08:13:00 DENOVUS CORPORATION LTD, c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
 13193550 EDI: RESURGENT.COM Dec 08 2018 08:13:00 LVNV Funding, LLC its successors and assigns as, assignee of NCO Portfolio Management, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13119779 +E-mail/Text: mtamsett@adminrecovery.com Dec 08 2018 03:30:17 Namco Pools/TD Bank c/o Admin Recovery, 45 Earhart Drive Suite 102, Williamsville, NY 14221-7809  
 13180649 EDI: PRA.COM Dec 08 2018 08:13:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13109898 E-mail/Text: ebn@vativrecovery.com Dec 08 2018 03:29:03 Palisades Collection, LLC, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collection, LLC, PO Box 40728, Houston TX 77240-0728  
 13146470 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 08 2018 03:29:45 Pennsylvania Department of Revenue, PO Box 280946, Bankruptcy Division, Harrisburg, PA 17128-0946  
 13119184 EDI: WFFC.COM Dec 08 2018 08:13:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438  
 13114513 +EDI: WFFC.COM Dec 08 2018 08:13:00 Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2018 at the address(es) listed below:

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
JOSEPH T. BAMBRICK, JR. on behalf of Joint Debtor Cynthia A. Surran NO1JTB@juno.com  
JOSEPH T. BAMBRICK, JR. on behalf of Debtor Barry L. Surran NO1JTB@juno.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor JP MORGAN CHASE BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
REBECCA ANN SOLARZ on behalf of Creditor JP MORGAN CHASE BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com  
THOMAS I. PULEO on behalf of Creditor JP MORGAN CHASE BANK NATIONAL ASSOCIATION tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com

TOTAL: 9

**Information to identify the case:**

Debtor 1 Barry L. Surran  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Cynthia A. Surran  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **13-16128-ref**

Social Security number or ITIN **xxx-xx-3399**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-6103**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Barry L. Surran

Cynthia A. Surran

12/6/18

**By the court:**

Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**